

[Date]

[Recipient Name/Department]

[Receiving Depository Financial Institution Name]

[Address]

[City, State, Zip Code]

RE: Demand for Return of Misdirected ACH Funds

To Whom It May Concern,

This letter serves as a formal demand for the return of funds erroneously transmitted to an account maintained at your institution. Our records indicate that an Automated Clearing House (ACH) transaction was directed to your institution in error.

The details of the transaction are as follows:

- **Originating Institution:** [Your Bank Name]
- **Transaction Date:** [Date of Transfer]
- **Transaction Amount:** \$[0.00]
- **Trace Number:** [15-digit Trace Number]
- **Receiving Account Number:** [Account Number Funds Were Sent To]
- **Receiving Routing Number:** [Your Institution's Routing Number]

The reason for this demand is: [e.g., Incorrect Account Number / Duplicate Payment / Payment Not Owed].

Under the NACHA Operating Rules and Guidelines, we request that you investigate this matter and return the full amount of \$[0.00] to our institution via an ACH Return (Entry Class Code: R06 - Returned per ODFI's Request) or via wire transfer immediately.

Please acknowledge receipt of this demand and confirm when the funds will be reversed. If the funds have already been withdrawn by the recipient, please provide the necessary documentation to assist in our recovery efforts.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Organization]

[Phone Number]

[Email Address]